



CIRCUIT COURT OF OREGON
THIRD JUDICIAL DISTRICT
MARION COUNTY COURTHOUSE
P.O. BOX 12869
SALEM, OR 97309-0869

AUDREY J. BROYLES
Circuit Court Judge
PHONE: (503) 588-5492
FAX: (503) 589-3266

November 21, 2019

Jonathan Hess
Adams Hill & Hess
339 Washington St SE
Salem, OR 97302

Ralph Spooner
Spooner & Much PC
530 Center St NE Ste 712
Salem, OR 97301

RE: Crystal Chadwell v. State Farm Mutual Automobile Ins; 19CV01140

Dear Counsel,

This matter came before the court on defendant's motion and plaintiff's cross-motion for summary judgment on September 26, 2019. The court heard the arguments of counsel and took the matter under advisement.

The material facts of this case are not in dispute. The court must then determine which party has correctly applied the law to the undisputed facts and is entitled to judgment as a matter of law. The court considered the arguments, motions and memoranda of counsel as well as the supporting caselaw cited. Based on that review, the court grants defendant's motion for summary judgment and declaratory relief limiting the damages due under the relevant policies to the single highest applicable limit of the three policies. Accordingly, plaintiff's cross-motion for summary judgment is dismissed.

Counsel please prepare and submit the appropriate orders. Thank you.

Sincerely,

Audrey J. Broyles
Marion County Circuit Court Judge

EXHIBIT

1